

P Book 87 Pg 73

STATE MS.-DE SOTO CO.
FILED

Oct 5 12 50 PM '00

BK. 87 PG. 73
W.F. ...

This instrument prepared by:
Mid-America Title Agency, Inc.
993 Cordova Station Avenue
Cordova, TN 38018
(901) 755-9674

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I Clovis K. Todd, of Memphis, Tennessee, do make, constitute and appoint Flemie T. Cook as my true and lawful attorney in fact for me, and in my name, place, and stead to do, execute and perform all and every act, matter, and thing in law or in the judgment of said attorney needful or desirable to be done in relation to the purchase/refinancing of certain real estate and any and all improvements thereon, designated and known as: 4155 Redwood Drive, Olive Branch, Mississippi 38654, ("Property"), as fully and amply, and with same effect, as I myself might or could do if acting personally. Without limiting the generality of the foregoing, my attorney is hereby empowered:

- 1) To pay, collect, demand, settle, compound, compromise, and discharge any and all demands, judgments, dividends, interest, rents, debts, contract rights and other sums or rights whatsoever relating to or otherwise arising out of or due for or because of the Property or any interest therein, now or hereafter due to or by me to or from all corporations, associations, and persons to give and receive receipts and releases therefore in my name;
- 2) To sign any note, bond, deed, deed of trust, mortgage contract or other instruments or certifications relating to the purchase/refinancing of the Property.
- 3) To convey by deed of trust, mortgage or lease, any part or all of the Property, and to make all necessary deeds, assignments, transfers, and conveyances thereof with all necessary covenants, warranties, and assurances relating to the purchase/refinancing of the Property, and to sign, seal, acknowledge, and deliver the same.

I INTEND HEREBY THAT MY attorney shall have the same powers over my affairs with respect to the purchase/refinancing of the Property as I myself might personally exercise, and I hereby ratify all lawful acts done by my attorney by virtue hereof.

THIS POWER OF ATTORNEY SHALL not terminate in the event of my disability.

THIS INSTRUMENT MAY BE EXECUTED in more than one counterpart, any one of which shall, for all purposes, be deemed an original.

WITNESS my hand and seal this the 22nd day of September, 2000.

Clovis K. Todd
Clovis K. Todd

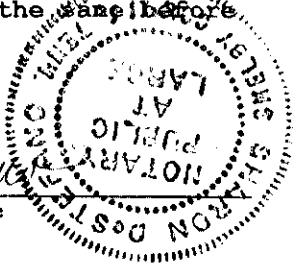
STATE OF Tennessee
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for the State and jurisdiction aforesaid, do certify that Clovis K. Todd, whose name is signed to the writing above bearing date on the 22nd day of September, 2000, has this day acknowledged the same before me in my jurisdiction aforesaid.

GIVEN UNDER MY HAND this 22nd day of September, 2000.

Sharon DeStefano
Notary Public

My Commission expires: Aug 27, 2003



MID-AMERICA TITLE AGENCY, INC.
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